

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Charles H. Swoyer, Jr.  
Teri L. Swoyer  
Debtors

Case No. 16-03277-RNO  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: AGarner  
Form ID: 309A

Page 1 of 2  
Total Noticed: 57

Date Rcvd: Nov 14, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 16, 2017.

db/jdb    #+Charles H. Swoyer, Jr.,   Teri L. Swoyer,   117 Cedar St.,   Lebanon, PA 17042-9776  
aty       +James Warmbrodt,   701 Market Street Suite 5000,   Philadelphia, PA 19106-1541  
aty       +John F Goryl,   KML Law Group, P.C.,   701 Market Street,   Suite 5000,  
          Philadelphia, PA 19106-1541  
aty       +Joshua I Goldman,   KML Law Group, P.C.,   701 Market Street,   Suite 5000,  
          Philadelphia, PA 19106-1541  
aty       +Michael J Clark,   KML Law Group, P.C.,   701 Market Street, Suite 5000,  
          Philadelphia, PA 19106-1541  
aty       +Thomas I Puleo,   KML Law Group, P.C.,   701 Market Street,   Suite 5000,  
          Philadelphia, PA 19106-1541  
tr        +Markian R Slobodian (Trustee),   801 North Second Street,   Harrisburg, PA 17102-3210  
4823744   +AmeriCredit Financial Services, Inc. dba GM Financ,   P O Box 183853,  
          Arlington, TX 76096-3853  
4820264   +Andrew Callahan, Esq.,   Midland Credit Mgmt,   1 International Pl., Suite 550,  
          Philadelphia, PA 19113-1528  
4820265   Angel McCurdy,   2941 Horseshoe Pike,   Campbelltown, PA 17010  
4820266   Apothaker Scian PC,   520 Fellowship Rd, Suite C306,   PO Box 5496,  
          Mount Laurel, NJ 08054-5496  
4861734   +Bank of America, N.A.,   P O Box 982284,   El Paso, TX 79998-2284  
4820268   +Bruce Klingler, Sheriff,   Lebanon County Sheriff,   400 South Eighth Street,  
          Lebanon, PA 17042-6700  
4820269   +Bureau Of Account Mgmt,   3607 Rosemont Ave Ste 50,   Camp Hill, PA 17011-6904  
4820273   +Cavalry SPV I, LLC as GE Cap.,   500 Summit Lake Drive,   Suite 400,   Valhalla, NY 10595-1340  
4820279   +Five Points Auto Center,   411 S. Lincoln Ave.,   Lebanon, PA 17042-6360  
4820281   +Jonestown Bank And Tru,   2 W Market Street,   Jonestown, PA 17038-9628  
4820282   +KLM Law Group,   701 Market Street,   Suite 5000 - BNY Mellon Center,  
          Philadelphia, PA 19106-1538  
4858003   +Kay Jewelers,   Porania LLC,   6991 E Camelback Rd D-300,   Scottsdale, AZ 85251-2492  
4820284   +Lebanon Fed Credit Union,   300 Schneider Dr,   Lebanon, PA 17046-4877  
4820286   +M&T Bank,   1 M&T Plaza,   Buffalo, NY 14203  
4820287   +MDJ Anthony Verna,   728 E. Walnut St.,   Lebanon, PA 17042-5655  
4820292   +Powell Inc,   1 Fisher Street,   Halifax, PA 17032-8845  
4820293   +Qualia Collection Services,   PO Box 4699,   Petaluma, CA 94955-4699

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty       E-mail/Text: jackferry2@gmail.com Nov 14 2017 19:05:42   John J Ferry, Jr,  
          Law Offices of John J. Ferry Jr.,   931 Cumberland Street,   Lebanon, PA 17042  
ust       +E-mail/Text: USTPRegion03.HA.ECF@USDOJ.GOV Nov 14 2017 19:05:58   United States Trustee,  
          228 Walnut Street, Suite 1190,   Harrisburg, PA 17101-1722  
4820263   EDI: PHINAMERI.COM Nov 14 2017 19:03:00   Americredit Financial Svcs,   801 Cherry St.,  
          Fort Worth, TX 76102  
4820267   EDI: BANKAMER.COM Nov 14 2017 19:03:00   Bank of America,   Po Box 982238,  
          El Paso, TX 79998  
4837039   E-mail/Text: bankruptcy@bbandt.com Nov 14 2017 19:05:48   BB&T Bankruptcy,   PO Box 1847,  
          Wilson, NC 27894,   bankruptcy@bbandt.com,   866-813-1624  
4820271   EDI: CAPITALONE.COM Nov 14 2017 19:03:00   Capital One Bank Usa N,   15000 Capital One Dr,  
          Richmond, VA 23238  
4820272   E-mail/Text: bankruptcy@cavps.com Nov 14 2017 19:06:02   Cavalry Portfolio Service,  
          Po Box 27288,   Tempe, AZ 85285  
4820270   +EDI: CAPITALONE.COM Nov 14 2017 19:03:00   Capital One Bank,   4851 Cox Road,  
          Glen Allen, VA 23060-6293  
4830793   EDI: CAPITALONE.COM Nov 14 2017 19:03:00   Capital One Bank (USA), N.A.,   PO Box 71083,  
          Charlotte, NC 28272-1083  
4858947   EDI: BL-BECKET.COM Nov 14 2017 19:04:00   Capital One NA,   c/o Becket and Lee LLP,  
          PO Box 3001,   Malvern PA 19355-0701  
4830434   +E-mail/Text: bankruptcy@cavps.com Nov 14 2017 19:06:02   Cavalry SPV I, LLC,  
          500 Summit Lake Drive,   Ste 400,   Valhalla, NY 10595-1340  
4820274   +E-mail/Text: naida@centralcreditaudit.com Nov 14 2017 19:06:16   Central Credit Audit,  
          PO Box 735,   100 N. 3rd St.,   Sunbury, PA 17801-2367  
4820275   E-mail/Text: jessicajones@cpcrecover.com Nov 14 2017 19:06:07   Central Portfolio Control,  
          6640 Shady Oak Rd. #300,   Eden Prairie, MN 55344-7710  
4820276   +EDI: CRFRSTNA.COM Nov 14 2017 19:03:00   Credit First N A,   6275 Eastland Rd,  
          Brookpark, OH 44142-1399  
4820277   EDI: CRFRSTNA.COM Nov 14 2017 19:03:00   Credit First N.A.,   PO Box 818011,  
          Cleveland, OH 44181-8011  
4820278   +EDI: FSAE.COM Nov 14 2017 19:04:00   Firstsource,   205 Bryant Woods South,  
          Amherst, NY 14228-3609  
4820280   +EDI: PHINAMERI.COM Nov 14 2017 19:03:00   GM Financial,   Po Box 181145,  
          Arlington, TX 76096-1145  
4820283   +EDI: CBSKOHLS.COM Nov 14 2017 19:03:00   Kohl's/Capital One,   N56 W 17000 Ridgewood Dr,  
          Menomonee Falls, WI 53051-5660

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

4822268 EDI: RESURGENT.COM Nov 14 2017 19:03:00 LVNV Funding, LLC its successors and assigns as, assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

4820285 +EDI: RESURGENT.COM Nov 14 2017 19:03:00 Lvnv Funding LLC, Po Box 10497, Greenville, SC 29603-0497

4835122 E-mail/Text: camanagement@mtb.com Nov 14 2017 19:05:50 M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840

4820288 +EDI: MID8.COM Nov 14 2017 19:03:00 Midland Funding, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709

4847428 +EDI: MID8.COM Nov 14 2017 19:03:00 Midland Funding, LLC, Midland Credit Management, Inc., as agent for Midland Funding, LLC, PO Box 2011, Warren, MI 48090-2011

4820289 +E-mail/Text: Bankruptcies@nragroup.com Nov 14 2017 19:06:15 National Recovery Agency, 2491 Paxton St, Harrisburg, PA 17111-1036

4844860 EDI: AGFINANCE.COM Nov 14 2017 19:03:00 Onemain, 605 Munn Road, FT Mill, SC 28272

4820290 EDI: AGFINANCE.COM Nov 14 2017 19:03:00 Onemain Financial, Bankruptcy Dept, PO Box 6042, Sioux Falls, SD 57117-6042

4820291 EDI: PRA.COM Nov 14 2017 19:03:00 Portfolio Recovery, 120 Corporate Blvd Ste 1, Norfolk, VA 23502

4862090 EDI: PRA.COM Nov 14 2017 19:03:00 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541

4862677 +E-mail/Text: bncmail@w-legal.com Nov 14 2017 19:06:00 TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

4820294 +EDI: WTRNBANK.COM Nov 14 2017 19:03:00 TD Bank USA/Target Credit, Po Box 673, Minneapolis, MN 55440-0673

4820295 +EDI: WFFC.COM Nov 14 2017 19:03:00 Wells Fargo - Prfrd Cus Acct, Po Box 94498, Las Vegas, NV 89193-4498

4842061 EDI: WFFC.COM Nov 14 2017 19:03:00 Wells Fargo Bank, N.A., PO Box 10438, Des Moines, IA 50306-0438

4820296 +EDI: WFFC.COM Nov 14 2017 19:03:00 Wells Fargo FNB, 7000 Vista Drive, 3rd Floor, West Des Moines, IA 50266-9310

TOTAL: 33

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 16, 2017

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 14, 2017 at the address(es) listed below:

James Warmbrodt on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com  
 John F Goryl on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com  
 John J Ferry, Jr on behalf of Debtor 1 Charles H. Swoyer, Jr. jackferry2@gmail.com,  
 jackferrybankruptcy@gmail.com;r51058@notify.bestcase.com  
 John J Ferry, Jr on behalf of Debtor 2 Teri L. Swoyer jackferry2@gmail.com,  
 jackferrybankruptcy@gmail.com;r51058@notify.bestcase.com  
 Joshua I Goldman on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com,  
 bkgroup@kmlawgroup.com  
 Markian R Slobodian (Trustee) PA49@ecfcbis.com  
 Michael J Clark on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com  
 Thomas I Puleo on behalf of Creditor M&T BANK tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com  
 United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 9

**Information to identify the case:**

|                                |  |                                |                           |
|--------------------------------|--|--------------------------------|---------------------------|
| Debtor 1                       | <b>Charles H. Swoyer Jr.</b>           | Social Security number or ITIN | <b>xxx-xx-1118</b>        |
|                                | First Name Middle Name Last Name       | EIN                            | __-_____-                 |
| Debtor 2                       | <b>Teri L. Swoyer</b>                  | Social Security number or ITIN | <b>xxx-xx-4006</b>        |
| (Spouse, if filing)            | First Name Middle Name Last Name       | EIN                            | __-_____-                 |
| United States Bankruptcy Court | <b>Middle District of Pennsylvania</b> | Date case filed in chapter     | <b>13 August 8, 2016</b>  |
| Case number:                   | <b>1:16-bk-03277-RNO</b>               | Date case converted to chapter | <b>7 November 1, 2017</b> |

**Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

|   | About Debtor 1:   | About Debtor 2:   |
|---|---|---|
| 1. Debtor's full name                       | Charles H. Swoyer Jr.   | Teri L. Swoyer  |
| 2. All other names used in the last 8 years |   |   |
| 3. Address                                  | 117 Cedar St.<br>Lebanon, PA 17042  | 117 Cedar St.<br>Lebanon, PA 17042  |
| 4. Debtor's attorney<br>Name and address    | John J. Ferry Jr.<br>Law Offices of John J. Ferry Jr.<br>931 Cumberland Street<br>Lebanon, PA 17042 | Contact phone 717-272-6500<br>Email: <a href="mailto:jackferry2@gmail.com">jackferry2@gmail.com</a> |
| 5. Bankruptcy trustee<br>Name and address   | Markian R. Slobodian (Trustee)<br>801 North Second Street<br>Harrisburg, PA 17102                   | Contact phone 717 232-5180<br>Email: <a href="mailto:PA49@ecfbis.com">PA49@ecfbis.com</a>           |

For more information, see page 2 >

|   |  |   |
|---|--|---|
| <b>6. Bankruptcy clerk's office</b><br><br>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .       | U.S. Bankruptcy Court<br>Ronald Reagan Federal Building<br>228 Walnut St, Rm 320<br>Harrisburg, PA 17101-1737  | Hours open Monday – Friday 9:00 AM to 4:00 PM<br><br>Contact phone (717) 901-2800<br><br>Date: November 14, 2017                          |
| <b>7. Meeting of creditors</b><br><br>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.                                  | <b>December 19, 2017 at 01:30 PM</b><br><br>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.<br><br><b>*** Valid photo identification and proof of social security number are required ***</b>  | Location:<br><br><b>Ronald Reagan Federal Building, Trustee Hearing Rm, Rm. 1160, 11th Floor, 228 Walnut Street, Harrisburg, PA 17101</b> |
| <b>8. Presumption of abuse</b><br><br>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances. | Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.  |   |
| <b>9. Deadlines</b><br><br>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.   | <b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b><br><br><b>Filing deadline: February 17, 2018</b><br><br><b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> <hr/> <b>Deadline to object to exemptions:</b><br>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.<br><br><b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors |   |
| <b>10. Proof of claim</b><br><br>Please do not file a proof of claim unless you receive a notice to do so.  | No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.  |   |
| <b>11. Creditors with a foreign address</b>   | If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.  |   |
| <b>12. Exempt property</b>  | The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.  |   |